



YOUR RIGHTS CONCERNING DEBT COLLECTION

The Fair Credit Extension Uniformity Act regulates the debt collection activities of debt collectors and creditors in Pennsylvania. This law prohibits debt collectors and creditors from engaging in certain unfair or deceptive acts or practices while attempting to collect debts.

Communications with debtor:

Unless they have your prior consent or the express permission of a court, debt collectors and creditors may not communicate with you:

- At unusual times and places
- Before 8 a.m. or after 9 p.m.
- At work if they know your employer disapproves of such contacts
- When they know you are represented by an attorney

Communications with third parties:

Debt collectors and creditors may communicate with third parties only for the purpose of acquiring location information about you. During these third party contacts, debt collectors and creditors may not reveal that you owe any debt.

Harassment:

Debt collectors and creditors may not harass, oppress or abuse you or any third parties while collecting a debt. Examples of this include:

- Threatening you with violence or harm;
- Publishing a list of consumers who refuse to pay their debts (except to a credit bureau);
- Using obscene or profane language; or
- Repeatedly using the telephone to annoy.

False statements:

Debt collectors and creditors may not use any false or misleading statements when collecting a debt. Examples of this include:

- Falsely implying that they are vouched for; bonded or affiliated with the government;
- Falsely implying that they are attorneys;
- Falsely implying that you have committed a crime;
- Falsely implying that documents sent to you are legal documents;
- Falsely implying that documents sent to you are not legal documents;
- Misrepresenting the amount or legal status of your debt; misrepresenting their name; or
- Threatening to file a lawsuit when they cannot or do not intend to do so.

Unfair or unconscionable practices:

Debt collectors and creditors may not use unfair or unconscionable means to collect a debt. Examples of this include:

- Collecting any amount greater than your debt, unless permitted by the agreement creating the debt or by law;
- Depositing a postdated check prematurely;
- Using deception to make you accept collect calls or pay for telegrams;
- Contacting you by postcard.